(b) The seized gold and silver, after complying with necessary legal formalities, are taken from the custody of Customs Collectorates and are deposited in India Government Mints for safe custody till disposal.

(c) The confiscated gold is used by Reserve Bank of India and State Bank of India to operate important schemes like Gold Jewellery Export Promotion and Replenishment Scheme and to strengthen the economy through the sale or mortgage of gold if necessary. Since October, 1990, the confiscated silver is also being sold in the domestic markets at domestic price.

Bank Loans to Farmers

453. SHRI HARI KEWAL PRASAD: Will the Minister of FINANCE be pleased to state:

(a) whether any public sector bank has launched the scheme to provide short-term loans to the farmers;

(b) if so, the details thereof;

(c) the amount of loans received by the farmers through various banks during the last three years;

(d) whether the Government propose to launch any new schemes to provide short-term and long-term loans to the farmers; and

(e) if so, the action taken in this regard so far?

THE MINISTER OF STATE IN THE MINISTRY OF FINANCE (SHRI DALBIR SINGH): (a) and (b) All public sector banks provide short term loans by way of crop loans on an on going basis. Such loans are provided to farmers for seasonal crops for both kharif and rabi seasons. Such loans are granted as per scale of finance approved for different crops. Loans granted to farmers are treated as agricultural advances for which the rate of interest are concessional and margin and security norms are liberal. For all agricultural loans upto Rs. 10,000 both short term and term loans, no margin is to be taken by banks. For loans in excess of Rs. 10,000 banks may take margin between 15% and 25% depending upon the purpose and quantum of loan. Further no collateral security by way of mortgage of land or charge on land or third party guarantee is to be obtained by banks for crop loans upto Rs. 10,000 and term loans upto Rs. 40,000 where moveable assets are created.

(c) The amount of direct agricultural advances outstanding during the last three years from public sector banks are as follows:

As at the end of	Amount (Rs. in crores)
March 1989	12,833
March 1990	15,082
March 1991	15,857

(d) and (e) Public sector banks formulate schemes on their own and also participate in the schemes sponsored by the Government like Special Foodgrains Production Programme, Wasteland Development, Forest Plantation Lift Irrigation schemes etc. by meeting the credit needs of the farmers

[*English*]

Foreign Tours by Officers

454 SHRI HARI KEWAL PRASAD Will the Minister of FINANCE be pleased to state

(a) whether the Government have imposed a ban on the foreign tours of Government officers and the officers of Public Sector Undertakings on Government expenses,

(b) if so, the number of Government officers and the officers of Public Sector Undertakings who went on foreign tours on Government expense during the last six months and the reasons necessitating their visits and

(c) the achievements made by them during their foreign visits ?

THE MINISTER OF STATE IN THE MINISTRY OF FINANCE (SHRI SHANTARAM POTDUKHE) (a) Yes, Sir

Government have imposed a ban on foreign tours of Government officers with certain exceptions which, inter-alia, include tours for commercial, aid or foreign policy negotiations The Department of Public Enterprises have also been asked to take similar action in respect of all Public Sector Undertakings

(b) and (c) The information is being collected and will be laid on the Table of the House as soon as possible

[*Translation*]

Review of Functioning of Officers Responsible for Checking Smuggling of Gold

455 SHRI HARI KEWAL PRASAD Will the Minister of FINANCE be pleased to state

(a) whether the Government have reviewed the functioning of officers responsible to check the smuggling of gold

(b) whether any erring officers or employees responsible for checking smuggling of gold have been arrested in this connection, and

(c) if so, the names and designations of such officers and the action taken so far against them ?

THE MINISTER OF STATE IN THE MINISTRY OF FINANCE (SHRI RAMESHWAR THAKUR) (a) to (c) Information is being collected and will be laid on the table of the House.

[*English*]

Outstanding Excise Duty

456 SHRI SANAT KUMAR MANDAL Will the Minister of FINANCE be pleased to state

(a) the amount of Central Excise Duty over Rs one crore and above